



Documentary Stamps are figured on 1020 621
the amount financed: \$

MORTGAGE

THIS MORTGAGE is made this 5th day of July 1983, between the Mortgagor, James W. H. McDonald and Lola M. McDonald (herein "Borrower"), and the Mortgagee, AMERICAN FEDERAL SAVINGS AND LOAN ASSOCIATION, a corporation organized and existing under the laws of THE UNITED STATES OF AMERICA, whose address is 101 EAST WASHINGTON STREET, GREENVILLE, SOUTH CAROLINA (herein "Lender").

WHEREAS, Borrower is indebted to Lender in the principal sum of Six Thousand-Three Hundred Eighty Four and 60/100 (\$6,384.60) Dollars, which indebtedness is evidenced by Borrower's note dated July 5, 1983 (herein "Note"), providing for monthly installments of principal and interest, with the balance of the indebtedness, if not sooner paid, due and payable on July 20, 1988.

To SECURE to Lender (a) the repayment of the indebtedness evidenced by the Note, with interest thereon, the payment of all other sums, with interest thereon, advanced in accordance herewith to protect the security of this Mortgage, and the performance of the covenants and agreements of Borrower herein contained, and (b) the repayment of any future advances, with interest thereon, made to Borrower by Lender pursuant to paragraph 21 hereof (herein "Future Advances"), Borrower does hereby mortgage, grant and convey to Lender and Lender's successors and assigns the following described property located in the County of Greenville, State of South Carolina:

ALL that lot of land situate on the Northwest side of Stillwood Drive, in the City of Greenville, in Greenville County, South Carolina, being shown as Lot No. 86 on Plat of Section F of Cower Estates, recorded in the RMC Office for Greenville County, South Carolina in Plat Book JJJ, Page 99, made by R. K. Campbell and Webb Surveying & Mapping Company, November 1965, and having according to said plat the following metes and bounds, to-wit:

BEGINNING at an iron pin on the Northwest side of Stillwood Drive at the joint front corner of Lots 85 and 86 and runs thence along the line of Lot 85, N. 59-52 W. 212.7 feet to a point in the center of a branch; thence along the center of branch (the traverse line being N. 24-06 E. 101.4 feet to an iron pin; thence still along the center of branch (the traverse line being N. 40-46 E. 75 feet) to an iron pin; thence along the line of lot 87, S. 78-35 E. 191.4 feet to an iron pin on the Northwest side of Stillwood Drive; thence along Stillwood Drive, S. 21-39 W. 125 feet to an iron pin; thence still along Stillwood Drive, S. 25-07 W. 110 feet to the beginning corner.

This is that same property conveyed by deed of Conyers & Cower, Inc. to James W. H. McDonald dated December 2, 1968 and recorded December 5, 1968 in Deed Volume 857 at Page 279 in the RMC Office for Greenville County, SC.

This is also that same property conveyed by deed of James W. H. McDonald (an undivided one-half interest) to Lola M. McDonald dated January 31, 1980 and recorded February 4, 1980 in Deed Volume 1120 at Page 49 in the RMC Office for Greenville County, SC.

which has the address of 18 Stillwood Drive Greenville SC 29606 (herein "Property Address");

To HAVE AND TO HOLD unto Lender and Lender's successors and assigns, forever, together with all the improvements now or hereafter erected on the property, and all easements, rights, appurtenances, rents, royalties, mineral, oil and gas rights and profits, water, water rights, and water stock, and all fixtures now or hereafter attached to the property, all of which, including replacements and additions thereto, shall be deemed to be and remain a part of the property covered by this Mortgage, and all of the foregoing, together with said property (or the leasehold estate if this Mortgage is on a leasehold) are herein referred to as the "Property".

Borrower covenants that Borrower is lawfully seized of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, that the Property is unencumbered, and that Borrower will warrant and defend generally the title to the Property against all claims and demands, subject to any declarations, easements or restrictions listed in a schedule of exceptions to coverage in any title insurance policy insuring Lender's interest in the Property.

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